

Fill in this information to identify the case:

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Debtor 1 Ronald L Butzlaff; dba The Gargoyle HouseDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: District of Vermont

Case number 14-10258

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association,
as Trustee of the Tiki Series III TrustCourt claim no. (if known): 2-1Last 4 digits of any number you use to
identify the debtor's account:2 8 9 1

Date of payment change:

Must be at least 21 days after date
of this notice06/01/2019

New total payment:

\$ 2,033.70

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 551.35New escrow payment: \$ 765.95**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Ronald L Butzlaff

First Name

Middle Name

Last Name

Case number (if known) 14-10258**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 05/03/2019

Print:

D. Anthony Sottile

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

SA Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 15, 2019

SEAN R KELLY
46 RIDGEWOOD DR
BURLINGTON VT 054082624

Loan: [REDACTED]

Property Address:
3351 WALLACE HILL ROAD
WELLS RIVER, VT 05081

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2018 to May 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2019:
Principal & Interest Pmt:	1,267.75	1,267.75 **
Escrow Payment:	551.35	765.95
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,819.10	\$2,033.70

Escrow Balance Calculation	
Due Date:	Dec 01, 2018
Escrow Balance:	(3,954.41)
Anticipated Pmts to Escrow:	3,308.10
Anticipated Pmts from Escrow (-):	331.94
Anticipated Escrow Balance:	(\$978.25)

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jul 2018		1,499.94			* Escrow Only Payment	0.00	1,499.94
Jul 2018		551.35			*	0.00	2,051.29
Aug 2018		1,102.70			*	0.00	3,153.99
Sep 2018		0.67			* Int on Escrow Pmt	0.00	3,154.66
Sep 2018				295.07	* Escrow Disbursement	0.00	2,859.59
Sep 2018				1,756.25	* City/Town Tax	0.00	1,103.34
Oct 2018		551.35			*	0.00	1,654.69
Oct 2018				140.51	* Escrow Disbursement	0.00	1,514.18
Nov 2018				140.10	* Escrow Disbursement	0.00	1,374.08
Nov 2018				1,118.80	* School Tax	0.00	255.28
Nov 2018				1,118.80	* School Tax	0.00	(863.52)
Dec 2018				140.10	* Escrow Disbursement	0.00	(1,003.62)
Jan 2019				139.27	* Escrow Disbursement	0.00	(1,142.89)
Jan 2019				1,118.80	* School Tax	0.00	(2,261.69)
Feb 2019				139.27	* Escrow Disbursement	0.00	(2,400.96)
Mar 2019		0.53			* Int on Escrow Pmt	0.00	(2,400.43)
Mar 2019				165.97	* Escrow Disbursement	0.00	(2,566.40)
Apr 2019		3,859.45			*	0.00	1,293.05
Apr 2019				165.97	* Escrow Disbursement	0.00	1,127.08
Apr 2019				3,962.68	* Escrow Disbursement	0.00	(2,835.60)
Apr 2019				1,118.81	* School Tax	0.00	(3,954.41)
					Anticipated Transactions	0.00	(3,954.41)
Apr 2019		2,756.75		165.97	Forced Place Insur		(1,363.63)
May 2019		551.35		165.97	Forced Place Insur		(978.25)
	\$0.00	\$10,874.09	\$0.00	\$11,852.34			

An asterisk (*) indicates a difference from a previous filing in the date or the amount. If you want further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 15, 2019

SEAN R KELLY

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(978.25)	958.33
Jun 2019	685.26	165.97	Forced Place Insur	(458.96)	1,477.62
Jul 2019	685.26	165.97	Forced Place Insur	60.33	1,996.91
Aug 2019	685.26	165.97	Forced Place Insur	579.62	2,516.20
Sep 2019	685.26	165.97	Forced Place Insur	1,098.91	3,035.49
Oct 2019	685.26	1,756.25	City/Town Tax	27.92	1,964.50
Oct 2019		165.97	Forced Place Insur	(138.05)	1,798.53
Nov 2019	685.26	165.97	Forced Place Insur	381.24	2,317.82
Dec 2019	685.26	1,118.80	School Tax	(52.30)	1,884.28
Dec 2019		1,118.80	School Tax	(1,171.10)	765.48
Dec 2019		165.97	Forced Place Insur	(1,337.07)	599.51
Jan 2020	685.26	165.97	Forced Place Insur	(817.78)	1,118.80
Feb 2020	685.26	1,118.80	School Tax	(1,251.32)	685.26
Feb 2020		165.97	Forced Place Insur	(1,417.29)	519.29
Mar 2020	685.26	165.97	Forced Place Insur	(898.00)	1,038.58
Apr 2020	685.26	165.97	Forced Place Insur	(378.71)	1,557.87
May 2020	685.26	165.97	Forced Place Insur	140.58	2,077.16
May 2020		1,118.81	School Tax	(978.23)	958.35
	<u>\$8,223.12</u>	<u>\$8,223.10</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$519.29. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,370.52 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$978.25). Your starting balance (escrow balance required) according to this analysis should be \$958.33. This means you have a shortage of \$1,936.58. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be \$8,223.10. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Main Document

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Unadjusted Escrow Payment	685.26
Surplus Amount:	0.00
Shortage Amount:	80.69
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$765.95</u>

Paying the shortage. If your shortage is paid in full, your new monthly payment will be \$1,953.04 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT
RUTLAND DIVISION**

In Re:

Case No. 14-10258

Ronald L Butzlaff
dba The Gargoyle House

Chapter 13

Debtor.

Judge Colleen A. Brown

CERTIFICATE OF SERVICE

I certify that on May 3, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Raymond J Obuchowski, Debtor's Counsel
ray@oebllaw.com

Jan M. Sensenich, Chapter 13 Trustee
jansensenich@vermont13trustee.com

Office of the United States Trustee
ustpreion02.vt.ecf@usdoj.gov

I further certify that on May 3, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Ronald L Butzlaff, Debtor
3351 Wallace Hill Road
Wells River, VT 05081

Dated: May 3, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com